

Farm Equipment Breakdown (Precision Ag)



Your farm is increasingly dependent on the continued operation and performance of sensitive, computer-controlled, data-driven machines and equipment. There was a time when the use and maintenance of farm equipment was more or less routine, with repairs absorbable in the budget and much of the machinery was repairable on site.

Technology poses new, costly threats

Computers, embedded sensors, microcircuits, and data have fostered productivity in farm operations of all types. Advanced components add sensitivities to the performance of equipment. Circuits not visible to the naked eye can fail instantly and without warning.

These farm-related risks are exacerbated when downtime happens at the wrong time, usually when your equipment is working the hardest in tight time windows.

Precision Ag meets modern farm risks head-on

Precision Ag insurance indemnifies you for sudden and accidental breakdowns to farm equipment, including the failure of the microcircuitry of your circuit boards. Coverage applies to all your electrical and power generating equipment as well as well pumps, irrigation systems, mechanical conveyance and mixing systems, temperature and humidity control systems, automated feeders and milkers, and much more.

GPS Systems

Precision Ag extends coverage to accidents to GPS equipment, including actuators and assemblies that are directly controlled by GPS equipment, and other electronic equipment utilized to perform precision agricultural operations when they are in or on the enclosed cab of a vehicle.

Farm implements and farm implement electronics

Coverage, when selected, is also provided for the electronic components of mobile farm equipment that is pushed, towed, or drawn over land.

Claim Example

Due to a malfunction, the GPS system guiding the steering aid was no longer operable and the auto-steering functionality could not guide the equipment. Costs to replace the GPS system and to reinstall the data from the old system were covered.

Claim Example

The proximity switch in a center pivot irrigation system suffered a mechanical failure, causing the system to walk into itself. Costs to replace the proximity switch, trusses, and piping were covered.

Claim Example

During planting, a faulty communication board caused the seeder to improperly distribute seed. The communication board was replaced, restoring full functionality to the seeder.



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